

## As a service to clients, Standard Chartered Bank advises the following Business Conditions:

Service	Charge	
Cash Deposit Fee	Free	Free
Over The Counter Cash Withdrawal Fee	Personal: 1.5% min \$3	Business: 1.2% min \$10
ATM Cash Withdrawal Fee	\$3 Flat	
Account Maintenance Fee (Minimum Monthly)	Personal: \$6 Priority: \$15	Business: \$20
Cheque Books	Personal: \$5 per book	Business: \$7.50 per book
Drafts	Personal: 1% min \$10 max \$100	Business: 1.5% min \$20 max \$250
Telegraphic Transfers	Personal: 1.55% min \$30 max \$160	Business: 1.55% min \$30 max \$250
Inter Account Transfers	Personal: \$1 per transaction	Business: \$2 per transaction
RTGS	Personal: \$10 Flat	Business: 1% min \$10 max \$25
Statement Request - Other	\$1 per page	
Certificate of Balance	\$5	
Audit Certificate	\$5	
Foreign Guarantees	Establishment fee 1.5% min \$25 Commission 1% per month	
Foreign Bills For Collection	Handling fee (recovered upfront) \$100 flat Commission 1% min \$10	
Safe Custody Fees	\$5 to \$15 per quarter	
Visa Card (Initial Issue and Replacement)	Blue Electron Card \$10 Gold Debit Card \$25	Business Debit Card \$25

Custody Services Fee Structure	
<b>Foreign Institutional Investors</b>	<b>Fee Range</b>
Safekeeping Fees	12 basis points per annum - 35 basis points per annum
Transaction Fees	\$25.00 per transaction - \$105.00 per transaction
Minimum Fees	\$50.00 - \$100.00 per month
<b>Domestic Institutional Investors</b>	<b>Fee Range</b>
Safekeeping Fees	10 basis points per annum - 18.5 basis points per annum
Transaction Fees	\$3.00 per transaction - \$5.00 per transaction
Minimum Fees	\$50.00 - \$100.00 per month

NB: The actual charges agreed with the client are determined by the value of assets under custody and the volume of transactions.

Term Deposit	
Interest Rate	Based on prevailing market conditions
Calculations and frequency of payment of interest	As per agreement
Minimum Deposit	\$1,000
Withdrawal Conditions	As per tenor
Early redemption penalty rate	If permitted, 3% below contracted rate at the bank's discretion

For further information please call your nearest branch

Loans and Overdrafts	
<b>Personal Borrowing</b>	
Establishment Fees	Up to 5%
Interest Rate	Margin of Up to 12.5% above cost of funds
<b>Corporate Borrowing</b>	
Establishment Fees	2.5% Up to 5%
Interest Rate	Negotiable margin of Up to 12.5% above cost of funds

Standard Chartered Bank Zimbabwe reserves the right to make changes in line with market conditions without prior notice.

For further information please visit your nearest branch, or our website [www.sc.com/zw](http://www.sc.com/zw)